

1 Kevin H. Breck, WSBA #39183  
2 Winston & Cashatt, Lawyers  
3 Bank of America Financial Center  
4 601 W. Riverside, Suite 1900  
5 Spokane, WA 99201  
6 (509) 838 1416 (fax)  
7 (509) 838 6131  
8 [khb@winstoncashatt.com](mailto:khb@winstoncashatt.com)

5 Lewis Perling (admitted *pro hac vice*)  
King & Spalding LLP  
1180 Peachtree Street  
Atlanta, GA 30309  
6  
7 Phone: (404) 572-4600  
Fax: (404) 572-5100  
8 Email: [lperling@kslaw.com](mailto:lperling@kslaw.com)

HON. RICARDO S. MARTINEZ

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

12 SURINDER S. BRATCH, )  
13 Plaintiff, ) Case Number: 2:09-cv-01724-RSM  
14 v. )  
15 EQUIFAX INFORMATION SERVICES )  
16 LLC, and EXPERIAN INFORMATION )  
17 SOLUTIONS, INC., )  
18 Defendants. )  
19  
20 **SUPPLEMENTAL DECLARATION  
OF MARGARET LESLIE IN SUPPORT  
OF DEFENDANT EQUIFAX INFORMATION  
SERVICES LLC'S MOTION FOR PARTIAL  
SUMMARY JUDGMENT**

I, Margaret Leslie, declare, under penalty of perjury and pursuant to 28 U.S.C. § 1746, as follows:

1. I am Vice-President in Technology for Defendant Equifax Information Services LLC ("Equifax").
2. I am over 21 years of age and I have personal knowledge of the facts below based upon my experience and a review of Equifax's records. I am otherwise competent to provide this declaration.

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SUPPLEMENTAL DECLARATION OF MARGARET LESLIE

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1       3. On or about July 10, 2008, when Equifax combined the credit files of Plaintiff and his  
2 brother into one file, all of the past inquiries from both of the files were combined onto the one, merged file.

3       4. Inquiries that were on the Plaintiff's brother's credit file by American Express, Associated  
4 Credit Systems, Nationwide Funding, Total Merchant Services, Landsafe Credit, and Yellowbook that pre-  
5 dated July 10, 2008, therefore, were included in the merged file of the two consumers, but do not signify that  
6 Equifax issued Plaintiff's credit information to those companies.

7       5. Equifax's records kept in the regular course of business, the frozen scans from March and  
8 April 2008, attached hereto as Exhibits A and B, confirm that Equifax did not report any bankruptcy  
9 information on Plaintiff's credit file at that time.

10       6. Equifax's records kept in the regular course of business, the frozen scans from February and  
11 April 2006, attached hereto as Exhibits C and D, also confirm that Equifax did not included any bankruptcy  
12 information on Plaintiff's credit file at that time.

13       7. The credit file that is attached hereto as Exhibit E, dated July 29, 2008, was prepared after  
14 Equifax merged the files of Plaintiff and his brother and thus contains information from both of their  
15 previous credit files.

16       8. The bankruptcy that appears on Exhibit E was not on Plaintiff's credit file prior to the  
17 combination of the files in July 2008 even though it shows that it has a reported date of March 9, 2006. That  
18 date reported does not relate to a reporting of a bankruptcy on Plaintiff's credit file at any time prior to July  
19 10, 2008.

20       9. Equifax Commercial Information Solutions, a division of Equifax Information Services LLC,  
21 maintains a Business Credit Report on Bratch Auto Body & Repair, Inc.

Pursuant to 28 U.S.C. §1746, I further declare under penalty of perjury of the laws of the United States of America that the foregoing is true and correct.

Executed this 5<sup>th</sup> day of May, 2011, at Atlanta, Georgia.

Margaret Leslie  
Margaret Leslie

FROZEN 631 2008 MONTH 03 NAME/SSN RECORDS

REPORT IS FOR INTERNAL USE ONLY. CONTINUE  
ENRICH 645 S MASSACHUSETTS ST SURINDER S  
SEATTLE WA 98134

FN 008-0688158-00-202

BRATCH, SURINDER, S  
645, S MASSACHUSETTS, ST, SEA , WA, 98136

BRATCH, SURINDER S.  
645 S MASSACHUSETTS ST, SEA, WA, 98134, TAPE RPTD 06/02  
2007-12-20

FILE SINCE 02/03/98

FILE ACTIVITY 03/27/082  
020 02A-F36024DAE/2082

LE, LIZZARD, FL SE, KENT, WA 98031 TAPE RPTD 01/02  
TELEPHONE NUMBER (253) 639-4742 SPEC 09/07.  
FORMER NAME-SINGH, SURINDER.

EIS-BRATCH-001520

EXHIBIT

A

05/15/08 ,AR 103FM11640, 03/12/08 ,PRM 243FP00736, 03/07/08 ,AR 155FP32177, 03/06/08 ,AR 484BB04633, 02/29/08 ,AR 2170N00804, 02/11/08 ,PRM 4580N08054, 01/16/08 ,PRM 243FP00736, 01/11/08 ,PRM 4580N001498, 01/04/08 ,PRM 155FP32177, 12/12/07 ,PRM 285FA00939, 12/06/07 ,PRM 4580N13597, 11/26/07 ,PRM 654FA17487, 11/21/07 ,PRM 243FP00736, 11/21/07 ,PRM 4580N008054, 11/08/07 ,PRM 850WB01498, 11/05/07 ,PRM 992FM03907, 10/31/07 ,PRM 285FA00939, 10/06/07 ,PRM 155FP32177, 09/25/07 ,PRM 364FM00105, 09/27/07 ,PRM 4010N02107, 09/18/07 ,PRM 850WB01498, 09/13/07 ,PRM 4010N02107, 09/07/07 ,PRM 399FM46676, 09/07/07 ,PRM 285FR00089, 09/07/07 ,PRM 992FM19225, 09/07/07 ,PRM 285FA00939, 09/07/07 ,PRM 152FR00013, 09/06/07 ,EU 133ZB02550/WIND, 08 08/30/07 ,AR 701FC06588, 08/28/07 ,PRM 163BB05565, 07/24/07 ,PRM 163BB030565, 07/20/07 ,PRM 701FM25762, 07/09/07 ,PRM 155FP32177, BENECL/HFC, 155FP31347, 07/06/07 ,PRM 243FP00736, 07/02/07 ,PRM 285FA00632, 05/29/07 ,PRM 285FA00632, 05/09/07 ,PRM 243FP00736, 04/23/07 ,PRM 285FA00632, 04/16/07 ,PRM 4580N08054, 04/10/07 ,PRM 4580N13597, 04/06/07 ,PRM 155FP32177, 04/05/07 ,PRM 402FC13350, BENECL/HFC, 155FP31347, 12/22/06 ,BENECL/HFC, 155FP31347, 10/04/06 ,AMEX 152BB21186, 08/09/06 ,BENECL/HFC, 155FP31347, 07/24/06 ,EU 444ZB00510/ACCE, 08 ,HSBC BANK 164BB4009, 07/25/06 ,BENECL/HFC, 155FP31347, 07/24/06 ,PUG SND LS 7012S313, 05/08/06 ,PAYMENT UP TO 100%

01/00/2001 \$1766  
/ 03/00/2008 \$1100  
/ 03/00/2008 MONTHLY \$15  
/ \$1500 \$ / / / / 86 INDIVIDUAL

CREBIT CARD

SEARS/CBSD /645DC9286 \* R-1  
 03/00/2008 \$0 05/00/2002  
 10/00/1996 \$567 05/00/2002  
 \*01/00/2002 \$720 MONTHLY  
 \$ \$ \$ 95  
 INDIVIDUAL  
 PRO/USER

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012S0040,2 CREDIT BUREAU INC.  
BRATCH SURINDER S  
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688158-00-202

METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD  
ACCOUNT CLOSED AT CONSUMERS REQUEST  
CLOSED OR PAID ACCOUNT/ZERO BALANCE

\*-----  
BENEFICIAL/HFC

03/01/2008	\$6816
07/01/2008	\$11823
/	\$14750

03/00/2008	03/00/2008
MONTHLY	\$159

\$	19
\$	\$

INDIVIDUAL

METRO 2 HISTORY - 000000000000/1000000 LINE OF CREDIT  
LINE OF CREDIT

\*-----  
UNIVERSAL/CITIBANK S / [REDACTED] CHARGE ACCOUNT

03/00/2008	\$61
01/00/2001	\$0
/	\$4850

02/00/2008	*
/	R-1
\$	20

MONTHLY	\$
/	25
\$	\$

INDIVIDUAL

METRO 2 HISTORY - 000000000000/000000000000/0DDDDDDDD/DDDDDDDDDD  
CREDIT CARD

\*-----  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CHASE BANK USA, NA [REDACTED]

03/00/2008	\$6645
12/00/1997	\$11374
/	\$8800

03/00/2008	R-1
02/00/2008	MONTHLY
/	\$515

\$230	\$
/	99
\$	\$

AUTH USER

METRO 2 HISTORY - 000000000000/000000000000/000000000000/0DDDDDDDD/DDDDDDDDDD  
CREDIT CARD

\*-----  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

HSBC BANK

02/00/2008	\$2439
07/00/2006	\$2439
/	\$2500

02/00/2008	*
01/00/2008	MONTHLY
/	\$69

\$	19
\$	\$

INDIVIDUAL

METRO 2 HISTORY - 000000000000/000000000000 CREDIT CARD

\*-----  
CREDIT CARD  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

TAPCO CREDIT UNION [REDACTED]

I-1

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012S00040,2 CREDIT BUREAU INC.  
 BRATCH SURINDER S  
 645 S MASSACHUSETTS ST SEATTLE WA 98134 FN 008-0668158-00-202

02/00/2008	\$32171	02/00/2008	60M	/	/	24	/	JOINT
01/00/2006	\$48727	/	/	\$	\$	\$	\$	
<b>METRO 2 HISTORY</b>	<b>- 000000000000/000000000000/D</b>							
<b>AUTO</b>								
<b>AMERICA'S SERVICING</b>	<b>[REDACTED]</b>							
02/00/2008	\$346518	02/00/2008	M-1					
12/00/2005	\$350200	01/00/2008	40Y					
/	/	/	MONTHLY	\$	\$	\$	\$	
				\$2921				
<b>METRO 2 HISTORY - 001000000000/000000000000/DD</b>	<b>CONV RE MORTGAGE MTG-</b>							
<b>REAL ESTATE MORTGAGE</b>								
<b>CONVENTIONAL MORTGAGE</b>								
<b>UNIVERSAL/CITIBANK S</b>	<b>[REDACTED] R-1</b>							
11/00/2006	\$	10/00/2006	*					
01/00/2001	\$0	/	/	MONTHLY	\$	\$		
/	/	\$4850		\$60				
<b>CREDIT CARD</b>	<b>CREDIT CARD</b>							
<b>AMOUNT IN H/C COLUMN IS CREDIT LIMIT</b>								
<b>AMERICA'S SERVICING</b>	<b>[REDACTED] M-1</b>							
09/00/2006	\$0	08/00/2006	15Y					
12/00/2005	\$65660	08/00/2006	MONTHLY					
/	/		\$620					
<b>METRO 2 HISTORY - 000000000000/000000000000/DD</b>	<b>SECOND MORTGAGE MTG-</b>							
<b>CLOSED OR PAID ACCOUNT/ZERO BALANCE</b>								
<b>REAL ESTATE MORTGAGE</b>								
<b>WELLS FARGO DLR SVC/</b>	<b>[REDACTED] I-1</b>							
08/00/2006	\$0	08/00/2006	60M					
04/00/2003	\$21689	08/00/2006		\$527				
*08/00/2006	\$							
<b>METRO 2 HISTORY - 000000000000/000000000000/DD</b>	<b>SHARED</b>							
<b>CLOSED OR PAID ACCOUNT/ZERO BALANCE</b>								
<b>AUTO</b>	<b>AUTO</b>							
<b>*</b>	<b>PD/CLOSED</b>							

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

10 4012500040,2 CREDIT BUREAU INC.  
BRATCH SURINDER S.  
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688158-00-202

REAL ESTATE MORTGAGE  
 \*-----  
 LITTON MTG SERVICE C [REDACTED] M  
 02/00/2006 \$0 02/00/2006 40Y [REDACTED]  
 12/00/2005 \$350200 02/00/2006 \$2164 [REDACTED]  
 \*02/00/2006 \$ [REDACTED] [REDACTED] INDIVIDUAL

ACCOUNT TRANSFERRED OR SOLD  
REAL ESTATE MORTGAGE  
\* C/L PLEASE ERASE OR [REDACTED]

SNAP-ON CREDIT  
 07/00/2005 \$0 05/00/2005 1-1  
 12/00/2001 \$4816 05/00/2005 36M  
 \*05/00/2005 WEEKLY / / 26  
 INDIVIDUAL

CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED | \$ 175 SECURED | \$ 0 | PD/CLOSED

AMERICA  
07/00/2005 \$0  
07/00/1998 \$1294  
\*02/00/2002 \$1000  
R-1  
08/00/2002  
08/00/2002 MONTHLY  
\$2  
82  
INDIVIDUAL

RECORD HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDD21DD1DD  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
ACCOUNT CLOSED BY CREDIT GRANTOR

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012500040,2 CREDIT BUREAU INC.  
BRATCH SURINDER S  
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688158-00-202

05/00/2005	\$0	10/00/2004	\$/	75	INDIVIDUAL
02/00/1999	\$2008	10/00/2004	\$/	75	INDIVIDUAL
* 09/00/2003	\$22200	\$/	75	INDIVIDUAL	PD/CLOSED
CLOSED OR PAID ACCOUNT/ZERO BALANCE					
ACCOUNT CLOSED BY CREDIT GRANTOR					
BANK OF AMERICA					
08/00/2004	\$0	08/00/2004	1-1		
/ 02/00/2000	\$17822	08/00/2004	60M		
/ /	\$	\$/	52		INDIVIDUAL
METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD					
CLOSED OR PAID ACCOUNT/ZERO BALANCE					
AUTO					
CHEVRON					
12/00/2003	\$0	12/00/2003	\$/	24	
/ 09/00/1999	\$230	12/00/2003	\$/	24	SHARED
/ /	\$600	\$/	\$/	\$/	CLOSED
ACCOUNT CLOSED BY CONSUMER					
CREDIT CARD					
MACYS/FDSB					
05/00/2002	\$0	09/00/2000	*/	02	INDIVIDUAL
/ 08/00/2000	\$600	\$/	\$/	\$/	
/ /	\$	\$/	\$/	\$/	
* FIRST USA BANK					
09/00/1999	\$0	08/00/1999	*/	02	INDIVIDUAL
/ 12/00/1997	\$7000	08/00/1999	*/	02	INDIVIDUAL
/ /	\$	\$/	\$/	\$/	
* FIRST USA					
10/00/2001	\$0	10/00/2001	*/	21	AUTH USER
/ 06/00/1999	\$1500	10/00/2001	*/	21	AUTH USER
/ /	\$	\$/	\$/	\$/	
ACCOUNT CLOSED AT CONSUMERS REQUEST					
CLOSED OR PAID ACCOUNT/ZERO BALANCE					
REF TO EQUIFAX INFORMATION SERVICES LLC					
,ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCR					
P O BOX 740241					

FROZEN 631 2008 MONTH 04 NAME/SSN RECORDS  
\*\*\*\*\*

BRATCH SURINDER S

20711 122ND PL SE KENT WA 98031

BRATCH, SURINDER S  
20711, 122ND, PL SE, KENT, WA, 98031REPORT IS FOR INTERNAL USE ONLY - CONTAINS DATA SUPPRESSED TO CUSTOMERS  
FILE SINCE 02/03/98 FILE ACTIVITY 03/27/08

BRATCH, SURINDER S, KENT, WA, 98031

20711, 122ND, PL SE, KENT, WA, 98031

645, S MASSACHUSETTS, ST, SEA, WA, 98134, TAPE RPTD 06/02.

FORMER NAME-SINGH, SURINDER

BRATCHS AUTOBODY

SSN VER - V

\*INQS- 04/11/08 ,AR 163BB30565, 04/11/08 ,AR 155FP32177, 04/05/08  
 PRM 155FP32177, 04/03/08 ,AR 484BB04633, 03/28/08 ,AR 2170N00804, 03/27/08  
 \*ID 0922D02689, EQUIFAX , KEYBANK, 645BB19339, 03/19/08, 03/15/08  
 AR 103FM1640, 03/12/08 ,PRM 243FP00736, 02/11/08 ,PRM 4580N08054, 01/16/08  
 12/12/07 ,PRM 285FA00939, 12/06/07 ,PRM 4580N13597, 11/26/07 ,PRM 654FA17487,  
 11/21/07 ,PRM 243FP00736, 11/21/07 ,PRM 4580N08054, 11/08/07 ,PRM 050BB01498,  
 11/05/07 ,PRM 992FM03907, 10/31/07 ,PRM 285FA00939, 10/06/07 ,PRM 155FP32177,  
 09/25/07 ,PRM 364FM00105, 09/20/07 ,PRM 4010N02107, 09/18/07 ,PRM 850BB01498,  
 09/13/07 ,PRM 4010N02107, 09/07/07 ,PRM 682FM28517, 09/07/07 ,PRM 399FR46676,  
 09/07/07 ,PRM 285FA0089, 09/07/07 ,PRM 991FM91085, 09/07/07 ,PRM 992FM19225,  
 EU 133ZB02550/WIND-08, 08/30/07 ,AR 701FC06588, 08/28/07 ,PRM 163BB30565  
 BENECL/HFC, 155FP31347, 07/06/07, 07/05/07 ,PRM 243FP00736, 07/02/07  
 PRM 285FA00632, 05/29/07 ,PRM 285FA00632, 05/09/07 ,PRM 243FP00736, 04/23/07  
 ,10/04/06 ,AMEX, 152BB21186, 08/09/06 ,08/01/06 ,EU 444ZB00510/ACCE, 08/  
 HSBC BANK, 164BB4009, 07/25/06 ,BENECL/HFC, 155FP31347, 07/24/06 ,PUG SND LS  
 ,701Z5313, 05/08/06.

\*-----PAYMENT PRACTICE-----

REPORTED OPENED	BALANCE	DFD / DLA	DURATION	DEFER DATE	MONTHS REV	ECOA
*CLSD/MJDEL	HIGH CRDT	LST PAY DT	FREQUENCY	BLOON DATE	PAST DUE	CLASS
*CRDT LIMIT	ACT PAY AM	SCH PYMT		BLOON PYMT	CHARGE OFF	ACTVITY DESI

GEMB/CHEVRON PLCC

04/00/2008	\$0	\$	/	/	R-1
03/00/2002	\$600	\$	/	/	

\*-----ACCOUNT CLOSED AT CONSUMERS REQUEST-----

CLOSED OR PAID ACCOUNT/ZERO BALANCE

\*-----BENFICIAL/HFC-----

04/00/2008	\$6959	04/00/2008	C-1
07/00/2006	\$11823	03/00/2008	MONTHLY
	\$14750	\$154	\$20

METRO 2 HISTORY - 000000000000/01000000D	LINE OF CREDIT
--	----------------

EQUIFAX P O BOX 740261

ATLANTA GA 30374 800/685-1111

TO 4012S0040,2 CREDIT BUREAU INC  
BRATCH SURINDER S  
20711 133RD RD SE WASHINGTON, D.C.

FN 008-06888190-00-203

LINE OF CREDIT  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT  
\*-----  
SEARS/CBSD  
04/08/2001

04/00/2008 \$0 05/00/2002 -  
10/00/1996 \$567 05/00/2002 MONTHLY  
\*01/00/2002 \$730 / / / / \$96  
INDIVIDUAL

**CLOSED OR PAID ACCOUNT/ZERO BALANCE**

UNIVERSAL/CITIBANK S [REDACTED] \* R-1  
04/00/2008 \$221 / 04/00/2008 / MONTHLY  
01/00/2001 \$0 / \$34  
/ / / 26  
/ \$ IND  
/ \$4850

METRO 2 HISTORY - 0000000000/0000000000/0000000000/0000000000 CREDIT CARD

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

03/00/2008	\$2047	03/00/2008	R-1
07/00/2006	\$2618	03/00/2008	
		MONTHLY	
			20
			INDIVIDUAL

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CHASE BANK USA, NA  
04/00/2008 | \$6680

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

APCO CREDIT UNION  
03/00/2008 \$31397  
01/00/2006 \$48727  
/ / / MONTHLY  
/ / / 25  
I-1  
6.0M  
/ / /  
JOINT

EQUIFAX P O BOX 760361

ATLANTA GA 30374 800/685-1111

TO 4012S0040,2 CREDIT BUREAU INC  
BRATCH 20711 133MR PV 05 0000 SURINDER S

FN 008-0688190-00-203

/ / | \$ | \$ | \$1060 | \$  
METRO 2 HISTORY - 000000000000/0000000000D00/00  
AUTO | \$

SNAP-ON CREDIT  
 03/00/2008 \$5317 I-1  
 12/00/2001 \$5317 36M  
 / / \$183 WEEKLY 58  
 / / \$ INDIVIDUAL

METRO 2 HISTORY - BBBBDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD  
SECURED  
\*  
CAPITAL ONE BANK USA [REDACTED] R-1

01/00/2001 \$1766  
 / / \$1500 | 03/00/2008 MONTHLY  
 | \$1100 | \$15 CREDIT CARD | \$86 INBD

CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT  
\*\*\*\*\*

02/00/2008	3346518	02/00/2008	*	M-1
12/00/2005	\$350200	01/00/2008	40Y	MONTHLY
/	\$	\$2921	/	21

METRO 2 HISTORY - 000000000000/000000000000/000000000000/000000000000 CREDIT CARD  
CREDIT CARD  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

\*-----  
AMERICA'S SERVICING [REDACTED] \* M-1  
09/00/2006/60 08/00/2006/15V  
-----

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012S00040,2 CREDIT BUREAU INC.  
BRATCH SURINDER S

FN 008-0688190-00-203

WELLS FARGO DLR SVC/	08/00/2006	*	I-1	/	/	\$	PD/CLOSED
08/00/2006 \$0	08/00/2006	60M	/	/	40	\$	
04/00/2003 \$21689	08/00/2006		/	/	\$	\$	SHARED
*08/00/2006 \$		\$527	AUTO			\$	PD/CLOSED
METRO 2 HISTORY - 000000000000/DDDDDDDDDD/DDDDDDDDDD/DDDD							
CLOSED OR PAID ACCOUNT/ZERO BALANCE							
REAL ESTATE MORTGAGE							
LITTON MTG SERVICE C	02/00/2006	M-	15Y	/	/	\$	
12/00/2005 \$65660	02/00/2006			/	/	\$	
*02/00/2006 \$		\$620	CONV	RE MORTGAGE	MTG-	\$	TRSF/SOLD
ACCOUNT TRANSFERRED OR SOLD							
REAL ESTATE MORTGAGE							
LITTON MTG SERVICE C	02/00/2006	M-					
12/00/2005 \$350200	02/00/2006	40Y	/	/			
*02/00/2006 \$		\$2144	CONV	RE MORTGAGE	MTG-		
ACCOUNT TRANSFERRED OR SOLD							
REAL ESTATE MORTGAGE							
CIT/LEASE FINANCE GR	10/00/2005	I-1					
11/00/2005 \$0	10/00/2005	48M	/	/			
05/00/2000 \$3837	10/00/2005	MONTHLY	/	/	65	\$	INDIVIDUAL
*11/00/2005 \$	\$79						PD/CLOSED
LEASE							
METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD							
CLOSED OR PAID ACCOUNT/ZERO BALANCE							
LEASE							
BANK OF AMERICA	/	R-1					
07/00/2005 \$0	/	/	/	/	/	182	INDIVIDUAL

EQUIFAX P O BOX 740261

ATLANTA GA 30374 800/685-1111

TO 4012S00040,2 CREDIT BUREAU INC  
BRATCH SURYNDERS

008-0688190-00-203

07/00/1998	\$1294	08/00/2002	MONTHLY	\$ / /	\$	PD/CLOSED
02/00/2002	\$1000					
*-----						
METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDD21DDDD						
CLOSED OR PAID ACCOUNT/ZERO BALANCE						
ACCOUNT CLOSED BY CREDIT GRANTOR						
-----						
DISCOVER FINANCIAL S / [REDACTED]		10/00/2004	R-1	/ /	75	CREDIT CARD
05/00/2005   \$0		10/00/2004	MONTHLY	/ /	6	INDIVIDUAL
02/00/1999   \$2008						PD/CLOSED
*09/00/2003   \$2200						
CLOSED OR PAID ACCOUNT/ZERO BALANCE						
ACCOUNT CLOSED BY CREDIT GRANTOR						
-----						
BANK OF AMERICA / [REDACTED]		08/00/2004	1-1	/ /	52	CREDIT CARD
08/00/2004   \$0		08/00/2004	60M	/ /	6	INDIVIDUAL
02/00/2000   \$17822		08/00/2004				PD/CLOSED
/ /   \$						
CHEVRON [REDACTED] * R-1 [REDACTED]		12/00/2003	AUTO	/ /	24	CREDIT CARD
12/00/2003   \$0		12/00/2003				INDIVIDUAL
09/00/1999   \$230						PD/CLOSED
/ /   \$600						
METRO 2 HISTORY - DDDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDD21DDDD						
CLOSED OR PAID ACCOUNT/ZERO BALANCE						
-----						
ACCOUNT CLOSED BY CONSUMER						
ACCOUNT TRANSFERRED OR SOLD						
-----						
MACYS/FDSB [REDACTED] * R-1 [REDACTED]		09/00/2000		/ /	02	CREDIT CARD
05/00/2002   \$0		09/00/2000				INDIVIDUAL
08/00/2000   \$600						PD/CLOSED
/ /   \$						
FIRST USA BANK [REDACTED] * R-1 [REDACTED]		08/00/1999		/ /	21	CREDIT CARD
09/00/1999   \$0		08/00/1999				INDIVIDUAL
12/00/1997   \$7000						PD/CLOSED
/ /   \$						
FIRST USA BANK [REDACTED] AUTH USER		08/00/1999		/ /	6	CREDIT CARD
09/00/1999   \$0		08/00/1999				INDIVIDUAL
12/00/1997   \$7000						PD/CLOSED
/ /   \$						
FIRST USA BANK [REDACTED]						

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012S00040,2  
BRATCH  
20711 122ND PL SE KENT WA 98031

FN 00B-0688190-00-203

10/00/2001	\$0	10/00/2001	/	/	25	AUTH USER
/	\$1500	/	/	/	/	
ACCOUNT CLOSED AT CONSUMERS REQUEST						
CLOSED OR PAID ACCOUNT/ZERO BALANCE						

REF TO EQUIFAX INFORMATION SERVICES LLC,  
ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCRA, P O BOX 740241,



EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

10 4012500040, 2 CREDIT BUREAU INC.  
BRATCH SURINDER S  
645 S MASSACHUSETTS ST SEATTLE WA 98134  
FN 008-0688190-00-2722

METRO 2 HISTORY - 0000000000/000000000000/000000000000/000000000000  
CHASE BANK USA, NA [REDACTED] CREDIT CARD B-1

-----  
METRO 2 HISTORY - 000000000000/000000000000/000000000000/000000000000  
DDDDDD1DDDD/DD1DDDDDDDD/DDDDDDDD

WELLS FARGO CLR SVC/			
01/00/2006	\$14225	1-1	
04/00/2003	\$21689	60M	
/			
		537	
		33	
			SHA

11/00/2005 \$0  
05/00/2000 \$3837  
\*11/00/2005 \$  
|-----|  
10/00/2005 48M  
|-----|  
\$ 79  
|-----|  
/ / /  
|-----|  
\$ 65  
|-----|  
IND  
PDI

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\*-----  
METRO 2 HISTORY - DDDDDDEEEEDD/DDDDDDDDDDDD/DDDDDDDDDD/DDDDDDDD1DD  
\*-----  
SNAP-ON CREDIT  
17/06/2008 1A  
\*-----  
I-1  
-----

12/00/2001	\$4816	05/00/2005	WEEKLY	28	IND
*05/00/2005	\$175			9	
				4	
					PD/

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

10 4012500040, 2 CREDIT BUREAU INC.  
 BRATCH SURINDER S  
 645 S MASSACHUSETTS ST SEATTLE WA 98134  
 FN 008-0688190-00-272

卷之三

05/00/2005 \$0 10/00/2004 **INDIVIDUAL**  
 02/00/1999 \$2008 10/00/2004  
**\*09/00/2003 \$2200** **MONTHLY**

METRO 2 HISTORY - EDEDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD/DDDDDDDDDD  
ACCOUNT CLOSED BY CREDIT GRANTOR

122-0005-12003	12/00/2003	24	SHARED
/ 1999	12/00/2003	6	CLOSED

MAC YS/FDSB

\* AMOUNT IN H/C COLUMN IS CREDIT LIMIT  
\* FIRST USA BANK [REDACTED] \*

\* AMOUNT IN W/C COLUMN IS CREDIT LIMIT  
FIRST USA R-1

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 401250040,2 CREDIT BUREAU INC.  
BRATCH SURINDER S  
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688190-00-272

REF TO EQUIFAX INFORMATION SERVICES LLC,  
,ATLANTA,GA,30374-0241,800/685-1111,WWW.EQUIFAX.COM/FCRA  
P O BOX 740241,



EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012S0040,2 CREDIT BUREAU INC.  
 BRATCH SURINDER S.  
 645 S MASSACHUSETTS ST SEATTLE WA 98134 FN 008-0688094-00-272

04/00/2006	\$3024	04/00/2006	MONTHLY	/ /	63	INDIVIDUAL
/ / 01/00/2001	\$0	/ /	\$107	/ /	\$	
	\$3250					
<b>* METRO 2 HISTORY -</b>	<b>000000000000/000000000000/</b>	<b>CREDIT CARD</b>				
CHASE BANK USA, NA		R-1				
04/00/2006	\$5974	04/00/2006		/ /	93	
12/00/1997	\$11374	03/00/2006	MONTHLY	/ /	\$	
/ /	\$8800	/				
	\$500					
	\$215					
<b>METRO 2 HISTORY -</b>	<b>000000000000/000000000000/</b>	<b>CREDIT CARD</b>				
WELLS FARGO DLR SVC/						
03/00/2006	\$13171	03/00/2006	1-1	/ /	35	
04/00/2003	\$21689	03/00/2006	60M	/ /	\$	
/ /	\$	03/00/2006				
	\$527					
			AUTO			
<b>* METRO 2 HISTORY -</b>	<b>0000000000/0000000000/</b>	<b></b>				
TAPCO CREDIT UNION						
03/00/2006	\$47402	03/00/2006	I-1	/ /	01	
01/00/2006	\$48727	/ /	60M	/ /		
/ /	\$	MONTHLY				
	\$1060					
			AUTO			
<b>* METRO 2 HISTORY - 00</b>	<b></b>	<b></b>				
LITTON MTG SERVICE C						
02/00/2006	\$0	02/00/2006	M-	/ /		
12/00/2005	\$65660	02/00/2006	15Y	/ /	\$	
02/00/2006	\$	/				
	\$620					
<b>* LITTON MTG SERVICE C</b>	<b>/</b>	<b>M-</b>	<b></b>	<b></b>	<b></b>	<b></b>
02/00/2006	\$0	02/00/2006				
12/00/2005	\$350200	02/00/2006	40Y	/ /	\$	
02/00/2006	\$	02/00/2006				
	\$2144					
<b>* CIT/LEASE FINANCE GR</b>	<b>/</b>	<b>CONV RE MORTGAGE MTG-</b>	<b></b>	<b></b>	<b></b>	<b></b>
11/00/2005	\$0	10/00/2005	I-1	/ /	65	
05/00/2000	\$3837	10/00/2005	48M	/ /		
		MONTHLY				

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

10 4012S00040,2 CREDIT BUREAU INC.  
BRATCH SURINDER S.  
645 S MASSACHUSETTS ST SEATTLE WA 98134  
FN 008-0688094-00-272

EQUIFAX P O BOX 740241

ATLANTA GA 30374 800/685-1111

TO 4012S00040, 2 CREDIT BUREAU INC.  
BRATCH SURINDER S  
645 S MASSACHUSETTS ST SEATTLE WA 98134

FN 008-0688094-00-272

08/00/2000 | \$ 600 | / / | \$ / / | \$ |

CHARGE / / | \$ 600 | / / | \$ / / | \$ |

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

\*-----

FIRST USA BANK

09/00/1999 \$ 0

12/00/1997 \$ 7000

08/00/1999 \$ 7000

08/00/1999 \$ 7000

08/00/1999 \$ 7000

08/00/1999 \$ 7000

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P 0 BOX 740241

EQUIFAX INFORMATION SERVICES LLC

,ATLANTA, GA, 30374-0241, 800/685-1111, WWW.EQUIFAX.COM/FCAA

\*\*\*\*\*  
TIMESTAMP: 29-Jul-2008 06:40

ACIS FUNCTION: AUTO MAINTENANCE

\*\*\*\*\*  
BRATCH, SUKHINDER, S, , SINCE 07/29/2008 FAD 07/29/2008  
20711 122ND PL SE, KENT WA, 98031, , , , 07/2008,  
645 S MASSACHUSETTS ST, SEATTLE WA, 98134, , , , 06/2002,  
1234 SUNNYSIDE STREET, KENT WA, 98031, , , , 11/1998,

FN-SINGH, SURINDER, ,

Consumer Referral Location-145

REGION 701 EQUIFAX INFORMATION SERVICES LLC  
1550 PEACHTREE STREET MD H13, ATLANTA, GA, 30309, 800/685-1111

ES-, BRATCHS AUTOBODY, , , , ,

EF-, SELF EMPLOYED, , , , ,

E2-, SINGH SURHVINDER AND SURINDER, , , , ,

SUM-101996-072008, PR/OI-YES, FB-NO, ACCTS:31, HC-\$0-350200, , 28-ONE, 1-SIX, 2

FS- SENTINEL CONSUMER

PUBLIC RECORDS OR OTHER INFORMATION

02/2001, , BKRPT 701VF00010, 0111558, , , PERSONAL, INDIVID  
DISCHARGED CH-7, RPTD 03/09/2006, DISP DATE 06/12/2001.,

INQS-SUBJECT SHOWS 37 INQUIRIES SINCE 04/2008

ACIS	J8192043096	915AA00828	EQUIFAX AUTO MTNC UP	07/29/2008 -FI
ID	EFXCONSUM	0922D00055	EQUIFAX CONSUMER SER	07/28/2008 -FI
ND	EFXCONSV	401ZC00296	EQUIFAX CONSUMER SER	07/28/2008 -FI
ND	WA87104497	401ZC00734	EQUIFAX CONSUMER SER	07/28/2008 -FI
ND	WA87104488	401ZC00825	EQUIFAX CONSUMER SER	07/28/2008 -FI
ND	EFXCONSV	401ZC00312	EQUIFAX CONSUMER SER	07/28/2008 -FI
ND	EFX CON SV	401ZC00395	EQUIFAX CONSUMER SER	07/28/2008 -FI
ACIS	8206000000	447AA00044	EQUIFAX INFORMATION	07/24/2008 -FI
ACIS	8201000000	447AA00044	EQUIFAX INFORMATION	07/19/2008 -FI
ACIS	8200000000	447AA00044	EQUIFAX INFORMATION	07/18/2008 -FI
ID	EQUIFAX	0922D02689	EQUIFAX	07/15/2008 -FI
ID	EFXCONSUM	0922D00055	EQUIFAX CONSUMER SER	07/15/2008 -FI
ACIS	8194000000	447AA00044	EQUIFAX INFORMATION	07/12/2008 -FI
ACIS	8193000000	447AA00044	EQUIFAX INFORMATION	07/11/2008 -FI
AR		163BB30565	HSBC BANK NV FKA HHL	07/11/2008 -FI
AR		155FP32177	BENEFICIAL/USCL	07/11/2008 -FI
ACIS	8192000000	447AA00044	EQUIFAX INFORMATION	07/10/2008 -FI
ND	8692840030	915AA01339	EQUIFAX	07/10/2008 -FI
ID	EQUIFAX	0922D02689	EQUIFAX	07/10/2008 -FI
ACIS	8192043096	915AA00018	EQUIFAX	07/10/2008 -FI
PRM		155FP32177	BENEFICIAL/USCL	07/07/2008 -FI
PRM		243FP00736	CITIFINANCIAL	07/02/2008 -FI
AR		217ON00804	UNIVERSAL CARD AT&T/	06/27/2008 -FI
PRM		364FM00105	NATIONS LENDING CORP	06/10/2008 -FI
AR		103FM11640	WELLS FARGO BANK, NA	06/06/2008 -FI
AR		613BB22318	US BANK NA	06/05/2008 -FI

Lumber No. 6119

EXHIBIT

E

EIS-BRATCH-000013

AR		484BB04633	CAPITAL ONE	06/05/2008	-FI
PRM		404FF03555	GEMB/JC PENNEY	05/28/2008	-FI
CR	WELLS. FARG	181ZB03245	RELS CREDIT	05/19/2008	-FI
CR	WELLS FARG	181ZB03252	RELS CREDIT	05/16/2008	-FI
PRM		993FM63979	OXFORD LENDING GROUP	05/13/2008	-FI
PRM		046FR00103	CROSS COUNTRY MORTGA	05/13/2008	-FI
PRM		992FM19225	FIRST OHIO BANC & LE	05/13/2008	-FI
PRM		682FM28517	CENTEX HOME EQUITY	05/13/2008	-FI
CR	ABSOLUTE M	701ZB12031	AMERICAN REPORTING C	05/12/2008	-FI
PRM		285FA00632	DIRECT LENDING SOURC	04/16/2008	-FI
PRM		155FP32177	BENEFICIAL/USCL	04/05/2008	-FI
ID	EQUIFAX	0922D02689	EQUIFAX	03/27/2008	-FI
CR		645BB19339	KEYBANK BUSINESS BAN	03/19/2008	-FI
PRM		163BB30565	HSBC BANK NV FKA HHL	03/12/2008	-FI
PRM		243FP00736	CITIFINANCIAL	03/12/2008	-FI
PRM		163BB30565	HSBC BANK NV FKA HHL	02/13/2008	-FI
PRM		458ON08054	APPLIED BANK	02/11/2008	-FI
PRM		243FP00736	CITIFINANCIAL	01/16/2008	-FI
PRM		850BB01498	CAPITAL ONE BANK USA	01/11/2008	-FI
PRM		155FP32177	BENEFICIAL/USCL	01/04/2008	-FI
PRM		285FA00939	MDA CAPITAL, INC.	12/12/2007	-FI
PRM		458ON13597	BANK ONE, NA	12/06/2007	-FI
PRM		654FA17487	NATIONAL AUTO WARRAN	11/26/2007	-FI
PRM		243FP00736	CITIFINANCIAL	11/21/2007	-FI
PRM		458ON08054	APPLIED BANK	11/21/2007	-FI
PRM		850BB01498	CAPITAL ONE BANK USA	11/08/2007	-FI
PRM		992FM03907	CORINTHIAN MTG	11/05/2007	-FI
PRM		285FA00939	MDA CAPITAL, INC.	10/31/2007	-FI
PRM		155FP32177	BENEFICIAL/USCL	10/06/2007	-FI
PRM		364FM00105	NATIONS LENDING CORP	09/25/2007	-FI
PRM		401ON02107	TRIBUTE / FBOFD	09/20/2007	-FI
PRM		850BB01498	CAPITAL ONE BANK USA	09/18/2007	-FI
PRM		401ON02107	TRIBUTE / FBOFD	09/13/2007	-FI
PRM		285FA00939	MDA CAPITAL, INC.	09/07/2007	-FI
PRM		992FM19225	FIRST OHIO BANC & LE	09/07/2007	-FI
PRM		152FR00013	MOUNTAIN RIDGE MORTG	09/07/2007	-FI
PRM		991FM91085	APEX MORTGAGE SERVIC	09/07/2007	-FI
PRM		682FM28517	CENTEX HOME EQUITY	09/07/2007	-FI
PRM		399FR46676	WORLD MORTGAGE SOLUT	09/07/2007	-FI
PRM		285FR00089	ORION REAL ESTATE SE	09/07/2007	-FI
CR	WINDFALL M	133ZB02550	ASSOCIATED CREDIT SY	09/06/2007	-FI
AR		701FC06588	TAPCO CREDIT UNION	08/30/2007	-FI
PRM		163BB30565	HSBC BANK NV FKA HHL	08/28/2007	-FI
AR		910UT41491	SPRINTNEXTEL - PCS	08/09/2007	-FI
CR		155FZ02743	NATIONWIDE FUNDING L	08/02/2007	-FI
CR		155FP31347	BENEFICIAL/HFC	07/06/2007	-FI
CR	WINDFALL M	133ZB02550	ASSOCIATED CREDIT SY	04/26/2007	-FI
CR		496XZ00084	YELLOW BOOK USA	04/18/2007	-FI
CR	COUNTRYWID	180ZB07577	LANDSAFE CREDIT	04/09/2007	-FI
CR		155FP31347	BENEFICIAL/HFC	12/22/2006	-FI
CR		155FP31347	BENEFICIAL/HFC	10/04/2006	-FI
CR		499FZ00018	TOTAL MERCHANT SERVI	09/20/2006	-FI
CR		152BB21186	AMERICAN EXPRESS / S	08/09/2006	-FI
CR	ACCESS MOR	444ZB00510	CIS INFORMATION SERV	08/01/2006	-FI
FIRM/ MORTGAGE ID #	RPTD/ CLOSED	OPND/ MAJ RPT	HI CREDIT CRED LIM/ ACT PAY	PAST DUE	CS
			SCHD PAY	/TERMS	TP

AMERICA'S SERVICING	072008	122005	350200	346092	0 M1 2
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2755

M 26

DFP/DLA

PURCH/SOLD/ORIGINAL CREDITOR

AUI

02/2008

BAL AMT BAL PAY DT DEF PAY DT CC

CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
REAL ESTATE MORTGAGE  
CONVENTIONAL MORTGAGE

DEROG TRADE HISTORY  
12/2007-1

-----  
AMERICA'S SERVICING 092006 122005 65660 M1  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
08/2006 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
-----

CLOSED OR PAID ACCOUNT/ZERO BALANCE  
REAL ESTATE MORTGAGE

-----  
BANK OF AMERICA 072008 022000 17822 I1 52 I  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
08/2004 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
-----

CLOSED OR PAID ACCOUNT/ZERO BALANCE  
AUTO

DEROG TRADE HISTORY  
02/2002-1

-----  
BANK OF AMERICA 072008 111997 14594 10800 R1 52 A  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
07/2008 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
-----

ACCOUNT CLOSED BY CREDIT GRANTOR  
CREDIT CARD

DEROG TRADE HISTORY  
09/2005-1 11/2004-1 04/2004-1

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BANK OF AMERICA 072000 111997 7100 R1 26 A  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
07/2000 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
-----

-----  
BENEFICIAL/HFC 072008 072006 14750 10345 0 C1 22 I 0  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
153 M 15  
-----

06/2008  
BAL AMT ' BAL PAY DT DEF PAY DT CC

LINE OF CREDIT

DEROG TRADE HISTORY

02/2007-1

CAPITAL ONE BANK USA 072008 012001 1500 R1  
500 17 M 18  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
06/2008  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD

CHASE BANK USA, NA 072008 121997 11374 8800 6640 0 R1 99  
0 225 M 18  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
06/2008  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD

DEROG TRADE HISTORY

06/2003-1

CIT/LEASE FINANCE GR 072008 052000 3837 79 48M M 13 P  
11/2005  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
10/2005  
BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE  
LEASE

DEROG TRADE HISTORY

02/2002-1

CONCORDIA FINANCE 102007 062003 25175 1074 36M 00 P  
10/2007  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
11/2005  
BAL AMT BAL PAY DT DEF PAY DT CC

PAID COLLECTION  
AUTO

FIRST USA 102001 061999 1500 R1 25 A  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
10/2001  
BAL AMT \* BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST  
CLOSED OR PAID ACCOUNT/ZERO BALANCE

FIRST USA BANK 091999 121997 7000

R1 21 A

99

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
08/1999 \*  
BAL AMT BAL PAY DT DEF PAY DT CC

GEMB/CHEVRON PLCC 062008 091999 0 600

R1 2  
M 07 B

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
\*  
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
CHARGE

HSBC BANK 062008 072006 2618 2500

R1 23 I 05/200  
M 18

78

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
06/2008 \*  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

HSBC BANK 072007 092005 0 3800

R1 21 I  
M 18 B

01/2007

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
\*  
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST  
CLOSED OR PAID ACCOUNT/ZERO BALANCE

HSBC BANK 092005 032003 330 500

R1 29 I 09/200  
M 18 B

08/2005 10

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
09/2005 \*  
BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST  
CLOSED OR PAID ACCOUNT/ZERO BALANCE

HSBC BANK 071999 111997

0

R1 20 A

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR 42  
 03/1999 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT TRANSFERRED OR SOLD

LITTON MTG SERVICE C 022006 122005 65660 M  
 02/2006 620 15Y 26 T  
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
 02/2006 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT TRANSFERRED OR SOLD  
 REAL ESTATE MORTGAGE

LITTON MTG SERVICE C 022006 122005 350200 M  
 02/2006 2144 40Y 26 T  
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
 02/2006 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT TRANSFERRED OR SOLD  
 REAL ESTATE MORTGAGE

MACY'S/DSNB 062008 052008 1400 01 1 I  
 07  
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
 06/2008 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

CHARGE  
 AMOUNT IN H/C COLUMN IS CREDIT LIMIT

MACY'S/DSNB 062008 052008 600 R1 1 I  
 07  
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

CHARGE  
 AMOUNT IN H/C COLUMN IS CREDIT LIMIT

MACY'S/DSNB 042008 082000 500 R1 91 I 09/2  
 07  
 DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
 09/2000 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

MACYS/FDSB 052002 082000

600

R1 2 I

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR  
 09/2000 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

PROVIDIAN BANCORP 052002 051998

84

R1 48

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR  
 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED BY CONSUMER  
 CLOSED OR PAID ACCOUNT/ZERO BALANCE

SEARS/CBSD 072008 101996  
 01/2002

567

720

R1 99 I 05/20  
 M 07 B

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR  
 05/2002 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

ACCOUNT CLOSED AT CONSUMER'S REQUEST  
 CLOSED OR PAID ACCOUNT/ZERO BALANCE

SNAP-ON CREDIT 072008 122001

5317

I1 62 I 0

183

36M W 02

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR  
 07/2008 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

SECURED

TAPCO CREDIT UNION 062008 012006

48727

I1 28

1060

60M M 00

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR  
 06/2008 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

AUTO

UNIVERSAL/CITIBANK S 072008 012001

0

4850

R1

20

M 18

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR  
 07/2008 \*  
 BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT CARD  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

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UNIVERSAL/CITIBANK S 112006 012001 0 4850 R1  
60  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
10/2006 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
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CREDIT CARD  
AMOUNT IN H/C COLUMN IS CREDIT LIMIT

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WACHOVIA DEALER SERV 082006 042003 21689 II  
08/2006 527 60M 00 B  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
08/2006 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
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CLOSED OR PAID ACCOUNT/ZERO BALANCE  
AUTO

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WELLS FARGO 072001 061999 16312 II 25 J  
267  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
07/2001 \*  
BAL AMT BAL PAY DT DEF PAY DT CC  
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CLOSED OR PAID ACCOUNT/ZERO BALANCE

\*\*\*\*\* End Of ACRO FILE \*\*\*\*\*